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Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374-0256

6/10/2021

Dear Equifax Dispute and Compliance :

I am writing to you concerning my credit file. You are reporting inaccurate personal and negative information on my report. As you know, I have brought these inaccuracies to your attention previously and you replied via a general template that you verified all information was reported accurately, which I know is not only false but clearly demonstrates you have failed to complete the FCRA-required investigation. Now, I am requesting that you **CONFIRM** that each account is **METRO2 COMPLIANT**. If it isn't, as you know, it can't be reported properly.

Let me remind you that you are required to verify all the illegally created accounts that you are reporting. It is a serious violation of the FCRA that you have no "valid" supporting documents, such as a "valid" contract between you and me, and you have not received any written or verbal authorization from me, consenting to provide you with permission to collection information about me or make any communication about me on my behalf. I expect you to remove the items during the investigation period, as you know reporting them without my consent is a violation of the FCRA. Also, please refrain from requesting any additional information from me. It is your job to do this correctly the first time, and it is not my job to do your job for you. The burden of proof for all of this reporting is on you, not me. Therefore, the following accounts must be deleted during the investigation because you have failed at maintaining complete and accurate information and noncompliance or reporting all segments accurately and truthfully.

According to Section 609(a)(1)(A) of the FCRA, you are required by federal law to verify, through the physical identification of the original signed consumer contract, any all accounts that you post on a credit report. I demand to see verifiable proof via the original consumer contract with my signature on it that you have for the account listed below. Your failure to positively verify these accounts has hurt my credit score, damaging my finances and causes irreparable damages. Under the FCRA, unverifiable accounts must be removed during the investigation and if you are unable to provide me a copy of verifiable proof, as mandated by Section 609 of the FCRA, you must remove the account permanently.

Big Bank Account 987***

I'm requesting full verification of payment history to show that I was, in fact, late in the months that the report is showing. I DO NOT believe I should have been marked late during the months reporting as, such, and that there are multiple FCRA violations, including inaccurate, incomplete, and erroneous information related to information reported for date opened, date of last payment, balance, past due,

charge-off amount, and payment history. Please **DELETE these INACCURATE** lates immediately and if they cannot be verified, delete the entire account.

Collection Co Account ABC654***

As far as I know I've made every payment on this loan on time and there was absolutely no reason it should have been sent to a collections agency. I'm positive that this account is not mine and it's actually an account for someone with a similar name. I don't believe you've done your due diligence on this, and previous attempts at verifying have just been accepting that it's reporting correctly without actually investigating. Please delete this account immediately or prove that it's mine with a copy of the original documentation I signed.

Anytown Bank Account Number XYZ987***

DELETE ALL LATE PAYMENTS – None of these are accurate as well as other inaccurate, invalid, and incomplete information, which is an FCRA violation – including the account number, date opened, payment history, date last payment and date last reported. My rights are being violated and you are clearly breaking the law. Please mark this account as paid as agreed with no late payments.

Please investigate and follow the instructions I requested for the items that I have listed above, as it is your FCRA-mandated duty as spelled out in Section 609, and send me the results with an updated copy of my credit report to the mailing address included with my signature below. On the internet, based on my thorough research, it says you must finish within 30 days, so I will be eagerly awaiting for your response.

Kindly,

Elaina Claire Martínez

Elaina Claire Martinez
123 Main Street
Anytown, Homestate 00001